IMPORTANT NOTICE TO PERSONS ON MEDICARE

THIS IS NOT MEDICARE SUPPLEMENT INSURANCE

Some health care services paid for by Medicare may also trigger the payment of benefits

from this policy. Medicare generally pays for most or all of these expenses.

This insurance provides limited benefits, if you meet the policy conditions, for hospital or

medical expenses only when you are treated for one (1) of the specific diseases or health

conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is

not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason

you need them. These include:

*hospitalization

*physician services

*hospice

*outpatient prescription drugs if you are enrolled in Medicare Part D

*other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you

may be entitled under Medicare or other insurance.

Before You Buy This Insurance

*Check the coverage in **all** health insurance policies you already have.

*For more information about Medicare and Medicare Supplement insurance, review the "Guide

to Health Insurance for People with Medicare," available from the insurance company.

*For help in understanding your health insurance, contact your state insurance department or

state health insurance assistance program.

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